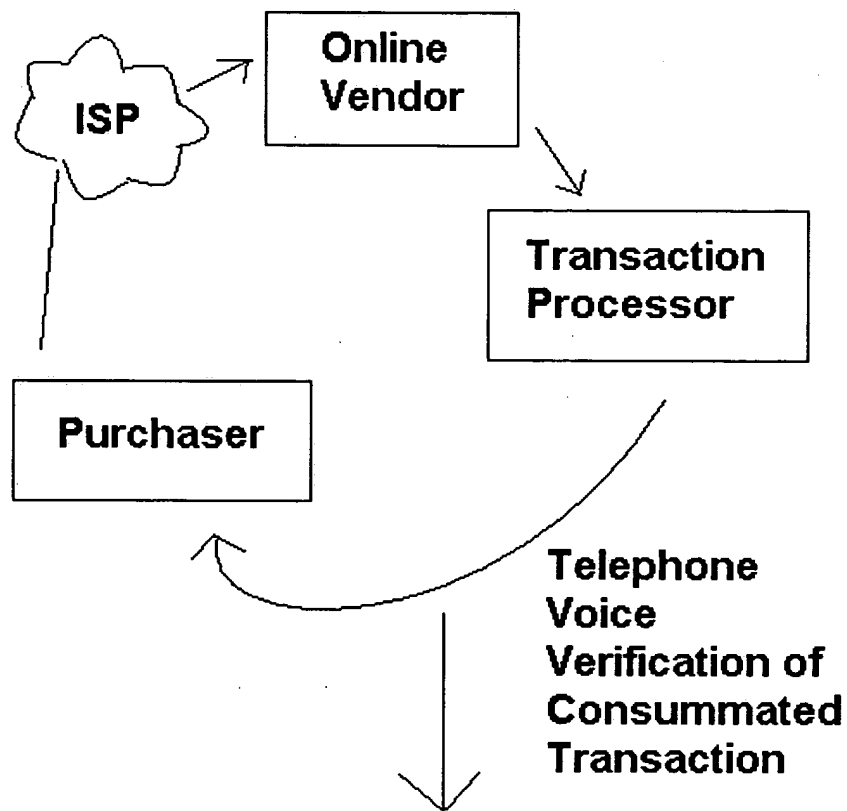


Figur 1



Database Storage

- 1) incorrect telephone No.
- 2) correct telephone No. / card-holder not present
- 3) correct telephone No. / card-holder present and voice verification of consummated purchase transaction recorded and stored